

The DCAP plan may be the right plan for you and tax savings may be achieved if you:

- pay for daycare, afterschool care or in home care for your children or adult dependent
- spend more than \$500 annually for dependent care

The table below demonstrates how you can save money by participating in the DCAP

	With DCAP	Without DCAP
Base Pay	\$2,000	\$2,000
DCAP Contribution	300	0
Adjusted Taxable Income	1700	2000
Federal Withholding	229.50	270.00
State Withholding	34.68	40.80
Take Home Pay	1435.82	1689.20
Dependent Care Cost	0	300
Spendable Income	1435.82	1389.20
Increase in Spendable Income per Pay Period	46.62	0
Increase in Spendable Income Annually	559.44	0

Please note, the above table is just for illustrative purpose, actual savings may vary.